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ABSTRACT

A course was designed to help students develop traits which have worthwhile carry-over values which will prove useful in the continuation or completion of their formal education. The proper methods used in wise money management, covering those areas of earnings, savings, spending, budgeting and calculations of deductions are discussed and practiced in some depth during the course. Work-experience students learn self motivational concepts, which will aid them in seeking further technical education. This report is an outline developed through the cooperative efforts of the instructive and administrative personnel. The course is divided into three sections: (1) money management; (2) the future and you, and (3) a post-test. A list of ten goals are presented which the work-experience student should be able to demonstrate upon completion of the program. Among these are to obtain knowledge of the procedures involved in securing employment, and the generally accepted procedures in preparing for a job interview. (Author/BW)

ED 070012

AUTHORIZED COURSE OF INSTRUCTION FOR THE QUINMESTER PROGRAM

DADE COUNTY PUBLIC SCHOOLS

CG 007 644

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Course Outline

MONEY MANAGEMENT AND SOCIAL INVOLVEMENT
(Work Experience - 8769)

Department 48 - Course 8769.04

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DIVISION OF INSTRUCTION • 1971

ED 070012

D A D E C O U N T Y P U B L I C S C H O O L S

1 4 1 0 N O R T H E A S T S E C O N D A V E N U E

M I A M I, F L O R I D A 33132

Course Outline

WORK EXPERIENCE - 8769
(Money Management and Social Involvement)

Department 48 - Course 8769.04

the division of

VOCATIONAL, TECHNICAL AND ADULT EDUCATION

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Miami, Florida 33132

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Course Description

8769	48	8769.04	Money Management and Social Involvement
State Category Number	County Dept. Number	County Course Number	Course Title

The proper methods used in wise money management, covering those areas of earnings, savings, spending, budgeting and calculations of deductions will be discussed and practiced in some depth during this quinmester. Work-experience students will learn self motivational concepts, which will aid them in seeking further technical education.

Clock Hours: 45

PREFACE

Maturity and growth can be gained and evaluated in many ways. The easily observable physical growth can be seen and gauged by the naked eye, but the anticipated growth and maturity one gains through a working experience is not easily recognized.

During this fourth quinmester, our goal is to develop in the students traits which have worthwhile carry-over values which will prove useful in the continuation or completion of their formal education.

The ability to earn money, in itself, does not indicate maturation; but the wise use of this money can only be judged favorably. The earning, saving, spending, budgeting and calculating of deductions will be explained, shown visually and discussed by invited speakers during this fourth quinmester.

Another concept which we will attempt to instill in the students is one of self motivation. Should he seek advancement on his job? Should he pursue the varied methods of attaining advancement? Has his scope been broadened, thus indicating a possible change in occupation? Is he setting realistic goals? The answers to these and other questions will be sought during this quinmester, which is three blocks in length and forty-five class hours in duration.

It is to the advantage of the coordinator to present this material, possibly with the cooperation of their individual guidance and mathematics departments, in a way which is meaningful and pertinent to their students.

This outline was developed through the cooperative efforts of the instructional and administrative personnel, the Quinmester Advisory Committee, and the Vocational Teacher Education Service, and has been approved by the Dade County Vocational Curriculum Committee.

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Some Money Is Saved	2
Some Money Is Spent	2
Before You Spend	2

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III. QUINMESTER POST TEST (4 hours)

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GOALS

Upon completion of this program, the Work Experience student should be able to demonstrate:

1. Knowledge of the procedures involved in securing employment.

2. The generally accepted procedures in preparing for a job interview.

3. The need for good health habits and grooming as preparation and maintainance of employment.

4. An awareness of the Federal, State and Local laws that pertain to student employment.

5. The duties, responsibilities and qualifications needed for selected occupations.

6. The necessary attributes required for good employer-employee and employee-employee relationships.

7. An awareness of the general talents needed for advancement within a chosen field.

8. The need to maintain harmonious relationships and better understanding of one's self-image.

9. The necessity and importance of wise money management.

10. The need and advantages of additional vocational skills and training for employment and future job success.

SPECIFIC BLOCK OBJECTIVES

BLOCK I - MONEY MANAGEMENT

The student must be able to:

1. State orally five legitimate ways money can be earned.
2. Discuss the purposes of money.
3. Calculate mathematically problems based on hours worked, hourly wages and overtime incured.
4. Calculate problems pertaining to payroll deductions, with emphasis on withholding and social security taxes.
5. Discuss the services offered by Federal and Commercial Banks.
6. Perform problems, which would indicate an understanding of banking and rates of interest.
7. Exhibit the ability to set up an individual budget within the range of their current earnings.
8. State orally five various types of insurance.
9. Explain the procedures to be followed in making a major purchase.
10. Discuss the procedures to be followed in opening a small business.

BLOCK II - THE FUTURE AND YOU

The student must be able to:

1. List the advantages of a high school education.
2. Explain why he wants to remain in a cooperative program when he enteres high school.
3. Explain why he wants to follow a regular academic or vocational program in high school.
4. Discuss the benefits derived from his involvement in the Work Experience Program.
5. Discuss any changes which might have taken place in his vocational aspirations due to his involvement in the Work Experience Program.
6. Explain why additional training may be required and where this training may be obtained to meet his new vocational goals.
7. List and discuss sources of additional vocational information.
8. Indicate through word and deed, a more positive attitude than was evident upon initial acceptance to the Work Experience Program.

BLOCK III - QUINMESTER POST TEST

Course Outline

WORK EXPERIENCE - 8769
(Money Management and Social Involvement)

Department 48 - Course 8769.04

I. MONEY MANAGEMENT

A. Where It All Begins
1. The need for currency:
a. Convenience:
(1) Size
(2) Denominations
b. Purchasing
c. Investing
d. International trade:
(1) Rate of exchange
(2) Gold Bullion
e. Payment of debts
f. Barter system
2. How it is made:
a. Treasury Department:
(1) Printing
(2) Special paper
(3) Various metals
(4) Engraving
(5) Special inks
b. Federal Reserve Banks:
(1) Dispersement
(2) Re-cycling
3. To you the worker:
a. Payment for duties performed:
(1) Hourly
(2) Daily
(3) Weekly
(4) Monthly
(5) Yearly
(6) Piece Work
(7) Commission
b. Method of payment:
(1) Cash
(2) Check

B. Some Money Is Deducted
1. Withholding Tax:
a. Gross salary:
(1) Standard
(2) Overtime
b. Net salary:
(1) Dependents
(2) Other deductions

I. MONEY MANAGEMENT (Continued)

2. Social Security:
   a. Benefits:
      (1) Medicare
      (2) Pension
   b. Deduction
3. Other deductions:
   a. Credit unions
   b. Investments
   c. Savings bonds
   d. Insurance
      (1) Life
      (2) Medical
   e. Union dues

C. Some Money is Saved
1. Federal Bank
2. Commercial Bank:
   a. Savings account
   b. Checking account
3. Budgeting:
   a. Income
   b. Expenses
   c. Miscellaneous

D. Some Money Is Spent
1. Major purchases:
   a. Car
   b. House
   c. Major appliance
2. Other expenditures
   a. Insurance:
      (1) Auto
      (2) Life
      (3) Home
      (4) Medical
   b. Investments:
      (1) Stocks
      (2) Bonds

E. Before You Spend
1. Compare:
   a. Price
   b. Quality
   c. Manufacturer
   d. Service
2. Other considerations:
   a. Rate of interest
   b. Time of payments
   c. Method of payments
   d. Guarantee
   e. Warranty

II. THE FUTURE AND YOU

A. Junior High School - Now What
   1. High school:
      a. Academic:
         (1) College
         (2) General
      b. Vocational:
         (1) Cooperative program
         (2) Specific program
      c. Comprehensive programs
   2. Drop out:
      a. To what
      b. Why

B. Help is always available:
   1. School counselor or coordinator:
      a. Analyze your abilities
      b. Aid in choice of courses
      c. Help relate school to job
      d. Suggest where additional job information can be obtained
      e. Suggest where additional training may be obtained
      f. Help parents understand school
      g. Furnish recommendations
   2. Employment service counselor:
      a. Talk about your plans
      b. Give Standardized Aptitude Tests
      c. Suggest job training
      d. Suggest job openings
      e. Help make job contacts
   3. Armed Forces:
      a. Army
      b. Navy
      c. Marines
      d. Coast Guard

C. More Information is Needed
   1. High school:
      a. Administrator
      b. Teacher
      c. Ex-student
      d. Counselor
   2. Adult Vocational Center:
      a. Special area teacher
      b. Guidance department
      c. Student attending
   3. Business community:
      a. Various owners
      b. Employees
      c. Civic Clubs

II. THE FUTURE AND YOU (Continued)

D. The Key to the Future
   1. High School
   2. Technical School
   3. Junior College
   4. College

III. QUINMESTER POST TEST

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Washington, D. C.

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Urbana
Illinois 61803

A P P E N D I X

QUINMESTER POST TEST SAMPLES

Name _____ Date _____ Score _____

Computation

Read each question carefully. Place the answer in the space provided to the right of the page. Do all your figuring on the paper which will be supplied to you by the coordinator. Do not read anything into the question which does not exist.

---

1. John had $3.45 and received another $2.68. He spent $1.97. How much did he have at the end of the week? _____

2. Frank had $325.68 in the bank. He deposited during the month $15, $12.76, $68.43 and withdrew $40.61 and $10.50. What is his balance at the end of the month? _____

3. When he started a trip, Joe had 22 gallons of gas in his fuel tank. During the trip he purchased an additional 15, 20, 21, and 12 gallons. When he arrived back home, there was 8 gallons in the tank. How much gas did he use, and how many miles did he travel if his car used one gallon of gas to travel 10 miles? _____

4. I went to the bank and deposited 4 ten dollar bills, 3 five dollar bills, 6 one dollar bills, 13 half dollars, 12 quarters, 7 dimes, 11 nickels, and 7 pennies. How much did I deposit? _____

5. Garry had a bank balance of $532.50. During the month he deposited $135.50; and at the end of the month his balance was $520. How much did he withdraw during the month? _____

6. A gas station owner placed $50 in the register at the beginning of the day. At the end of the day the register showed he had taken in $637.45 and had paid out $15.10. When he counted the cash drawer, he found $672.60. How much was he over or short? _____

Name _____ Date _____ Score _____

Computation

Compute all problems on the paper which will be provided by the coordinator and place the answer in the space provided on the right side of this page.

---

1. Compute the following:

   a. 24 lbs. @ .75 per lb. _____

   b. 88 ft. @ .12½ per ft. _____

   c. 16 dz. @ 37½ per dz. _____

   d. 350 ft. @ $8 per 100 ft. _____

   e. 2,400 ft. @ $5 per 1000 ft. _____

2. A retailer bought 15 dozen pairs of gloves at $3.75 per pair. He sold 150 pair at $5.95 per pair and the remainder at $4.75 per pair. What is his gross profit? _____

3.

Add	Multiply	Substract
1/3 + 1/3 =	2 x 3/7 =	5/7 - 3/7 =
2/3 + 3/4 =	3/8 x 48 =	5/6 - 2/3 =
25/8 + 33/4 =	3/4 x 5/8 =	81/6 - 21/2 =

4. A man buys 13/4 yds., 22/3 yds., 1 5/6 yds. of material. How many yards has he purchased? _____

Name _____ Date _____ Score _____

Computation

Compute all problems on the paper which will be provided by your coordinator. Place the answers in the space designated in the right hand side of this page.

---

1. Compute total

   36 hours at $2.25 per hour. _____

   42 hours at $1.97 per hour. _____

   38 hours at $3.76 per hour. _____

2. Compute overtime

   $2.73 per hour, time and one half. _____

   $4.27 per hour, time and one half. _____

   $1.67 per hour, time and one half. _____

3. Tom works 42 hours per week. He works 36 hours at $1.96 per hour and gets time and one half for overtime. What is his gross pay? _____

4. Frank works 39 hours per week. He works 35 hours at $2.68 and time and one half for overtime. What is his gross monthly salary? _____

5. Jose works 44 hours per week. He works 37 hours at $4.22 per hour and time and one half for overtime. What is his gross yearly pay? _____

Name _____ Date _____ Score _____

Computation

Using the charts and tables which will be provided by your coordinator, compute the problems on a separate sheet of paper and place the answers in the spaces designated by the darkened line.

---

1. Using the withholding tax table, compute the following:

Total Wages	Exemptions	Amount Deducted
$80.00	2	_____
$88.00	3	_____
$90.10	2	_____
$89.00	5	_____
$95.85	5	_____
$94.50	0	_____

2. Using the Social Security tax table, compute the following:

Total Wages	Amount Deducted
$84.00	_____
$84.25	_____
$98.10	_____
$98.62	_____
$89.79	_____
$91.75	_____

3. Using both tables, compute the net wages of the following:

Total Wages	Exemptions	Income Tax	FICA Tax	Net Wages
$85.90	2	_____	_____	_____
$91.10	4	_____	_____	_____
$85.80	2	_____	_____	_____
$99.40	4	_____	_____	_____
$90.70	3	_____	_____	_____

4. George works 43 hours per week. He works 36 hours at $1.82 per hour and time and one half for overtime. He has three dependents. What is his gross and net salary?

Gross _____

Net _____

5. Jim works 41 hours per week. He works 35 hours at $1.96 per hour and time and one half for overtime. He has four dependents. What is his gross and net monthly salary?

Gross _____

Net _____

Name _____ Date _____ Score _____

Essay Questions

Read each question carefully before attempting to answer it. Write the answer on the sheet which will be supplied by your coordinator. Be accurate and neat in your work? Do not copy the question; simply number each question in the left hand margin.

---

1. You have made a choice to attend High School. Why?
2. You want to continue in a cooperative program. Why or why not?
3. If you are in need of additional educational or vocational information, where would you seek it and why?
4. The armed forces might be the thing for you now. Why now?
5. What information can be obtained from a Standardized Test?

Name _____ Date _____ Score _____

True-False Test Items

Each of the following statements is either true or false. If the statement is true, draw a circle around the letter T following it; if the statement is false, draw a circle around the F. If a statement is false in part, it is entirely false.

---

1. Price is the most important consideration when making a purchase. T F
2. A five year guaranty is better than a five year warranty. T F
3. If you bring home $32.76 each week, it is your gross pay. T F
4. When you want a car loan, you go to a Federal Bank. T F
5. Withholding tax is only taken from your base salary, not your overtime. T F
6. The best letter of recommendation is one obtained from your teacher. T F
7. When in doubt about school information, see your counselor. T F
8. Lindsey Hopkins Education Center will accept you the day after you drop out of your present school. T F
9. You can obtain and work towards your High School equivalency while in the army. T F
10. To become an X-Ray technician, you need at least 4 years of training after high school. T F

KEY TO QUINMESTER POST TEST

Money Management and Social Involvement

Page 1

1. $4.16
2. $370.76
3. a. 82
   b. 820
4. $71.82
5. $158.00
6. $.25 over

Page 2

1. a. $18
   b. $11
   c. $6
   d. $28
   e. $12.50

2. $360.00

3. a. 2/3
   b. 5/7
   c. 6 2/3
   d. 6/7
   e. 18
   f. 15/24
   g. 2/7
   h. 3/5
   i. 5 2/3

4. 5 7/13

Page 3

1. a. $81.60
   b. $82.74
   c. $112.88

2. a. $4.09
   b. $6.50
   c. $2.50

3. $88.06

4. $109.48

5. $200.45

Page 4

1. a. $7.80
   b. $7.10
   c. $9.20
   d. $3.50
   e. $4.30
   f. $13.30

2. a. $3.05
   b. $3.05
   c. $3.56
   d. $3.57
   e. $3.25
   f. $3.33

3.

	Income Tax	FICA Tax	Net Wages
a.	$8.30	$3.11	$74.49
b.	$5.60	$3.30	$82.20
c.	$8.30	$3.11	$74.39
d.	$6.70	$3.60	$89.10
e.	$7.40	$3.29	$80.01

4. a. gross pay - $84.63
   b. net pay - $75.06

5. a. gross pay - $344.96
   b. net pay - $312.44

Page 5

1. Teacher judgment
2. Teacher judgment
3. School Counselor, Employment Counselor, Coordinator Employer, parent
4. Security, training
5. Likes, dislikes, interests

Page 6

1.	F	6.	F
2.	T	7.	T
3.	F	8.	F
4.	F	9.	T
5.	F	10.	F